

Information to identify the case:			
Debtor 1	<u>Larry Emanuel Manus</u>		
	First Name	Middle Name	Last Name
Debtor 2	<u>Dawnette Rose Manus</u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-11489-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Larry Emanuel Manus

Dawnette Rose Manus

3/21/19

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Larry Emanuel Manus
Dawnette Rose Manus
DebtorsCase No. 13-11489-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: dkam
Form ID: 3180WPage 1 of 3
Total Noticed: 58

Date Rcvd: Mar 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2019.

db/jdb
cr
+Larry Emanuel Manus, Dawnette Rose Manus, 4661 Richmond St., Erie, PA 16509-2035
+Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,
51 East Bethpage Road, Plainview, NY 11803-4224
cr
+Seterus, Inc., as the authorized servicer for F, P.O. Box 1047, Hartford, CT 06143-1047
13765081 +ASCME, P.O. Box 12051, Baltimore, MD 21281-2051
13765080 +America's Wholesale Lender, 4500 Park Granada, Calabasas, CA 91302-1613
13856434 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,
El Segundo, CA 90245-3504
13765083 +Bank of America, 13150 World Gate Dr., Herndon, VA 20170-4376
13765084 +Bank of America, 450 East Boundary St., Chapin, SC 29036-9417
13852322 +Bank of America, N.A., c/o KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
13788760 Brian McGrath, Millcreek Township, 3640 West 26th Street, Erie, PA 16506
13765088 +Budzik & Dynia, LLC, 4849 N. Milwaukee Ave., Ste. 801, Chicago, IL 60630-2680
13765092 +Chase, P.O. Box 24696, Columbus, OH 43224-0696
13765094 +Citihealth/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
13765097 +D.B. Servicing Corp., 12 Reads Way, New Castle, DE 19720-1649
14050314 Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008
13765104 +Integrity Financial Partners, 4370 W. 109th St., Ste. 100, Leawood, KS 66211-1316
13765106 +J.A. Cambece Law Office, 200 Cummings Center, Ste. 173-D, Beverly, MA 01915-6190
13765107 +James C. Warmbrodt, Esquire, 436 Seventh Ave., Ste. 1400, Pittsburgh, PA 15219-1827
13788759 Joe Kujawa, Millcreek Township, 3640 West 26th Street, Erie, PA 16506
13788757 Millcreek Township, 3640 West 26th Street, Erie, PA 16506
13765108 +Mortgage Electronic, Registration Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026
13765109 +Pa. Dept. of Revenue, Bureau of Collections, P.O. Box 281041, Harrisburg, PA 17128-1041
13765110 +Paul J. Klemm, Esq., 425 Eagle Rock Ave., Roseland, NJ 07068-1717
13765111 +Paul Klemm, Esq., 425 Eagle Rock Ave., Roseland, NJ 07068-1717
13765112 +Portfolio America Asset, 3535 Piedmont Rd., Ste. 410, Bldg. 14, Atlanta, GA 30305-1616
13765113 +Robert C. Brabender, Esq., 2741 West 8th St., Ste. 16, Erie, PA 16505-4035
13765114 +Robert C. Brabender, Jr., Esq., 2741 W. 8th St., Erie, PA 16505-4035
13765116 +Stoneleigh Recovery Assoc. LLC, P.O. Box 1479, Lombard, IL 60148-8479
13788758 Sue Weber, Millcreek Township, 3640 West 26th Street, Erie, PA 16506
13765117 +The CBE Group, 131 Tower Park Dr., P.O. Box 900, Waterloo, IA 50704-0900
13765119 +U.S. Bank, 909 Hidden Ridge, Ste. 200, Irving, TX 75038-3817
14013789 +U.S. Bank National Association et al., Chase Records Center, Attn: Correspondence Mail,
Mail Code: LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
13765120 +William T. Molczan, Esquire, 436 Seventh Ave., Suite 1400, Pittsburgh, PA 15219-1827

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 22 2019 03:00:18 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

13788392 +E-mail/Text: bncmail@w-legal.com Mar 22 2019 03:00:41 ALTAIR OH XIII, LLC,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13765082 +EDI: BANKAMER.COM Mar 22 2019 06:38:00 BAC Home Loans, 450 American St. SV416X,
Simi Valley, CA 93065-6285
13765085 EDI: BANKAMER2.COM Mar 22 2019 06:38:00 Bank of America, P.O. Box 15726,
Wilmington, DE 19886
13765086 EDI: BANKAMER.COM Mar 22 2019 06:38:00 Bank of America, P.O. Box 982238,
El Paso, TX 79998
13765087 +EDI: BANKAMER.COM Mar 22 2019 06:38:00 Bank of America, NA, P.O. Box 5170,
Simi Valley, CA 93062-5170
13765089 +EDI: RESURGENT.COM Mar 22 2019 06:38:00 CACH LLC, 4340 S. Monaco, Second Floor,
Denver, CO 80237-3485
13765095 EDI: RMSC.COM Mar 22 2019 06:38:00 Conseco Finance Cons. Discount, 332 Minnesota St.,
Ste. 610, Saint Paul, MN 55101
13765091 +EDI: CAPITALONE.COM Mar 22 2019 06:38:00 Capital One Bank, P. O. Box 30281,
Salt Lake City, UT 84130-0281
13765090 +EDI: CAPITALONE.COM Mar 22 2019 06:38:00 Capital One Bank, P. O. Box 30285,
Salt Lake City, UT 84130-0285
13832965 EDI: CAPITALONE.COM Mar 22 2019 06:38:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
13765093 +EDI: CITICORP.COM Mar 22 2019 06:38:00 Citibank, Attn: Bankruptcy Dept., P.O. Box 6500,
Sioux Falls, SD 57117-6500
13765096 +EDI: RMSC.COM Mar 22 2019 06:38:00 Conseco Finance Cons. Discount, 7360 S. Kyrene Rd.,
Tempe, AZ 85283-8432
13765098 +EDI: DISCOVER.COM Mar 22 2019 06:38:00 DB Servicing Corp., 12 Reads Way,
New Castle, DE 19720-1649
13765099 EDI: DISCOVER.COM Mar 22 2019 06:38:00 Discover Bank, 12 Reads Way,
New Castle, DE 19720
13765100 EDI: DISCOVER.COM Mar 22 2019 06:38:00 Discover Bank, P.O. Box 15316,
Wilmington, DE 19850

District/off: 0315-1

User: dkam
Form ID: 3180W

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Date Rcvd: Mar 21, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13768611 EDI: DISCOVER.COM Mar 22 2019 06:38:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
13765102 +EDI: BANKAMER.COM Mar 22 2019 06:38:00 Fia Card Service, P.O. Box 15026,
Wilmington, DE 19850-5026
13765103 +EDI: HFC.COM Mar 22 2019 06:38:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253
13765105 EDI: IRS.COM Mar 22 2019 06:38:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
13816615 EDI: JEFFERSONCAP.COM Mar 22 2019 06:38:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
13777424 EDI: JEFFERSONCAP.COM Mar 22 2019 06:38:00 Portfolio America Asset Management Llc,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
13818110 EDI: PRA.COM Mar 22 2019 06:38:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13765115 +EDI: SEARS.COM Mar 22 2019 06:38:00 Sears CBSD, P.O. Box 6282,
Sioux Falls, SD 57117-6282
13765118 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Mar 22 2019 03:00:32 U. S. Trustee's Office,
1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721
TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr FEDERAL NATIONAL MORTGAGE ASSOCIATION
cr Nationstar Mortgage LLC d/b/a Mr. Cooper
cr U.S. Bank National Association, as Trustee for Con
13765101 ##+Edwin A. Abrahamsen & Assoc., 120 N. Keyser Ave., Scranton, PA 18504-9701
TOTALS: 4, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
Heather Stacey Riloff on behalf of Creditor Federal National Mortgage Association
heather@mvrlaw.com, Michelle@mvrlaw.com
Heather Stacey Riloff on behalf of Creditor Seterus, Inc., as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae"), creditor heather@mvrlaw.com,
Michelle@mvrlaw.com
Heather Stacey Riloff on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION
heather@mvrlaw.com, Michelle@mvrlaw.com
James Warmbrodt on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION
bkgroup@kmlawgroup.com
Jeniece D. Davis on behalf of Creditor Federal National Mortgage Association
jeniece@mvrlaw.com, bonnie@mvrlaw.com
Jeniece D. Davis on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION
jeniece@mvrlaw.com, bonnie@mvrlaw.com
Jerome B. Blank on behalf of Creditor U.S. Bank National Association, as Trustee for Conseco
Finance Home Loan Grantor Trust 2002-A pawb@fedphe.com
Joshua I. Goldman on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION
bkgroup@kmlawgroup.com
Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
pabk@logs.com
Michael S. Jan Janin on behalf of Joint Debtor Dawnette Rose Manus mjanjanin@quinnfirm.com,
knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m
myers@quinnfirm.com;mtrayer@quinnfirm.com

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Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Michael S. Jan Janin on behalf of Debtor Larry Emanuel Manus mjanjanin@quinnfirm.com,
knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m
myers@quinnfirm.com;mtrayer@quinnfirm.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 14